

Information to identify the case:

Debtor 1	<u>Emerson O. Williams Sr.</u>	Social Security number or ITIN	xxx-xx-2543
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Earnestine Williams</u>	Social Security number or ITIN	xxx-xx-3358
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-34446-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emerson O. Williams Sr.

Earnestine Williams

2/11/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Emerson O. Williams, Sr.
Earnestine Williams
Debtors

Case No. 17-34446-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 11, 2021

Form ID: 3180W

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
+++	Addresses marked '+++ were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Emerson O. Williams, Sr., Earnestine Williams, 433 South Avenue, Bridgeton, NJ 08302-3245
517212146	+ AES/NCT, PO Box 61047, Harrisburg, PA 17106-1047
517212148	+ Apex Asset Management, 2501 Oregon Pike Ste 120, c/o center for diagnostic imaging, Lancaster, PA 17601-4890
517212149	+ Apex Asset Management, 2501 Oregon Pike Ste 102, c/o center for diagnostic imaging, Lancaster, PA 17601-4890
517212154	+ Chirag S. Shah, 251 S. Lincoln Ave., Vineland, NJ 08361-7802
517212157	Cooper University Health Care, P.O Box 95000-4645, Philadelphia, PA 19195-4345
517313395	+ Eye Associates, 251 S. Lincoln Ave., Vineland, NJ 08361-7802
517212164	+ Inspira Medical Group, 1120 Delsea Dr North, Glassboro, NJ 08028-1444
517212168	Island Seas Resorts, PO Box F44735, Freeport Grand Bahamas
517289837	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517212172	+ Midland Mortgage Company, Po Box 268959, Oklahoma City, OK 73126-8959
517212173	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
517212175	Quest Diagnostics, Po Box 740775, Cincinnati, OH 45274-0775
517212176	Receivables Outsourcing Inc, Po Box 62850, c/o Bridgeton Health Center, Baltimore, MD 21264-2850
517212177	++++ SPECIALIZED LOAN SVCG, PO BOX 266005, LITTLETON CO 80163-6005 address filed with court:, Specialized Loan Svcs, PO Box 266005, Littleton, CO 80163
517212178	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518429700	+++ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517212181	+ The Bureaus, 650 Dundee Rd Suite 370, c/o Capital One, Northbrook, IL 60062-2757
517237479	+ The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517212182	Trojan Professional Ser, P.O. Box 1270, c/o Millville Family Dentistry, Los Alamitos, CA 90720-1270
517514963	+ Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517212184	+ Woo Kwang Song, MD, 1458 W Landis Ave Ste 1, Vineland, NJ 08360-3412

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 11 2021 22:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 11 2021 22:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517262370	+ EDI: CBS7AVE	Feb 12 2021 01:43:00	Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

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517271468	+ EDI: PRA.COM	Feb 12 2021 01:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517212151	+ Email/Text: clientrep@capitalcollects.com	Feb 11 2021 22:11:00	Capital Collections, PO Box 150, c/o Cohanzyck Orthopedics, West Berlin, NJ 08091-0150
517212152	+ EDI: CAPITALONE.COM	Feb 12 2021 01:43:00	Capital One, PO Box 30281, Salt Lake, UT 84130-0281
517256249	EDI: CAPITALONE.COM	Feb 12 2021 01:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517212153	EDI: CAPITALONE.COM	Feb 12 2021 01:43:00	Capital One Bank Usa, PO Box 30281, Salt Lake City, UT 84130-0281
517319036	EDI: BL-BECKET.COM	Feb 12 2021 01:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517256250	EDI: CAPITALONE.COM	Feb 12 2021 01:43:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517212155	EDI: WFNNB.COM	Feb 12 2021 01:43:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
517212156	+ EDI: WFNNB.COM	Feb 12 2021 01:43:00	ComenityCapitalBank/Bosc, PO Box 182120, Columbus, OH 43218-2120
517212158	Email/PDF: creditonebknotifications@resurgent.com	Feb 11 2021 22:28:31	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
517212160	+ Email/Text: electronicbkydocs@nelnet.net	Feb 11 2021 22:10:00	Dept Of Ed/Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
517212162	+ EDI: AMINFOFP.COM	Feb 12 2021 01:43:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
517212167	EDI: IRS.COM	Feb 12 2021 01:43:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
517212169	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 11 2021 22:08:00	Kohls Department Store, Po Box 3115, Milwaukee, WI 53201-3115
517329264	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2021 22:35:30	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517328435	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2021 22:27:45	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517212170	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2021 22:27:48	Merrick Bank, PO BOx 9201, Old Bethpage, NY 11804-9001
517289837	+ EDI: AISMIDFIRST	Feb 12 2021 01:43:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517212171	+ EDI: MID8.COM	Feb 12 2021 01:43:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517212172	+ EDI: AISMIDFIRST	Feb 12 2021 01:43:00	Midland Mortgage Company, Po Box 268959, Oklahoma City, OK 73126-8959
517262595	+ EDI: CBS7AVE	Feb 12 2021 01:43:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517212174	EDI: PRA.COM	Feb 12 2021 01:43:00	Portfolio Recovery, 120 Corporate Blvd STE 100, Norfolk, VA 23502
517237988	EDI: PRA.COM	Feb 12 2021 01:43:00	Portfolio Recovery Associates, LLC, c/o Peebles, POB 41067, Norfolk VA 23541
517248832	+ EDI: JEFFERSONCAP.COM	Feb 12 2021 01:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

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517322804	EDI: Q3G.COM	Feb 12 2021 01:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517212179	+ EDI: CBS7AVE	Feb 12 2021 01:43:00	Swiss Colony/Ashro, 1515 S. 21st St, Clinton, IA 52732-6676
517212180	+ EDI: CBS7AVE	Feb 12 2021 01:43:00	Swiss Colony/Montgomer, 1515 S 21st St., Clinton, IA 52732-6676
517237392	+ Email/Text: electronicbkydocs@nelnet.net	Feb 11 2021 22:10:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517212183	+ EDI: BLUESTEM	Feb 12 2021 01:43:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
TOTAL: 32			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517212147	*+	AES/NCT, PO Box 61047, Harrisburg, PA 17106-1047
517212159	*	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
517212161	*+	Dept Of Ed/Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
517212163	*+	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
517212166	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 724, Springfield, NJ 07081
517212165	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518429701	*P+++	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517212150	##	C & H Collection Serivces, Inc, Po Box 1399, Merchantville, NJ 08109-0399

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	

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on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

Seymour Wasserstrum

on behalf of Joint Debtor Earnestine Williams mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Emerson O. Williams Sr. mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7